

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 15-10181-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sylvia A. Spearman  
333 Holly Court  
Apt 205  
The Woodlands, TX 77381

Social Security No.:  
xxx-xx-5004

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON APPLICATION FOR COMPENSATION**

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Jerrold N. Poslusny Jr. on:

Date: 11/17/16  
Time: 02:00 PM  
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

for the purpose of acting on applications for compensation. Attendance by creditors is welcome, but not required.

The following applications for compensation have been filed:

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APPLICANT(S)  
Eric Clayman, Debtor's Attorney

COMMISSION OR FEES  
fee: \$5000.00

EXPENSES  
expenses: \$91.30

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Creditors may be heard before the applications are determined.

In accordance with D.N.J. Local Bankruptcy Rule 2016-1(d), appearances are not required on applications for compensation unless objections are filed. Objections shall be filed and served no later than seven (7) days prior to the scheduled hearing date (D.N.J. LBR 2016-1(h)).

Dated: October 17, 2016  
JJW:



**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

**In re:**  
**Sylvia A. Spearman**  
**Debtor**

Case No. 15-10181-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 137Page 1 of 2  
Total Noticed: 61

Date Rcvd: Oct 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2016.

db Sylvia A. Spearman, 333 Holly Court, Apt 205, The Woodlands, TX 77381  
 cr +Township of Winslow, c/o Platt & Riso, P.C., 40 Berlin Road, Stratford, NJ 08084-1404  
 515260989 ADT Security Services Inc., PO Box 371967, Pittsburgh, PA 15250-7967  
 515292521 +Aaron's, 801 Blackwood Clementon Road, Lindenwold NJ 08021-5922  
 515496548 +Aaron's, Inc., 2800 Canton Road, Suite 900, Marietta, GA 30066-5477  
 515260991 +Allentown US Service Center, 160 W Hamilton Street Ste 500, Allentown, PA 18101-1939  
 515260993 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 26078, Greensboro, NC 27420)  
 515260995 +CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105  
 515638286 +Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311  
 515260994 Capital One Bank, PO Box 70884, Charlotte, NC 28272-0884  
 515260997 City of Camden, 69 Devoe Pl, Hackensack, NJ 07601-6105  
 515260998 +Dr Leonards/Carol Wrig, 1515 S 21st Street, Clinton, IA 52732-6676  
 515260999 +Eastern Account System, 75 Glen Road, Ste. 110, Sandy Hook, CT 06482-1175  
 515261000 +Financial Recoveries, 200 E Park Drive, Ste. 100, Mount Laurel, NJ 08054-1297  
 515261001 First National Credit Card, PO Box 2496, Omaha, NE 68103-2496  
 515261002 First Premier, 3820 N Louise Ave, Sioux Falls, SD 57107-0145  
 515261003 First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147  
 515261004 Ginny's, 112 7th Ave., Monroe, WI 53566-1364  
 515322295 +Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 515261007 +Lawn Doctor of Stratford Turnersville, PO Box 210, Ewan, NJ 08025-0210  
 515261008 +M & T Bank, c/o Kivitz McKeever Lee PC, 701 Market Street Ste 5000, Philadelphia, PA 19106-1541  
 515261010 Merchant Services, PO Box 6010, Hagerstown, MD 21741-6010  
 515261012 Midnight Velvet, 112 7th Avenue, Monroe, WI 53566  
 515322296 +Midnight Velvet, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 515492695 +NCEP, LLC, P.O. Box 165028, Irving, TX 75016-5028  
 515261013 +NCO Financial 02, 507 Prudential Road, Horsham, PA 19044-2368  
 515261014 Orchard Bank, PO Box 17051, Baltimore, MD 21297-1051  
 515261015 +PNC Bank, c/o MCB Management Services, PO Box 1099, Langhorne, PA 19047-6099  
 515261017 +PSEG, PO Box 14444, New Brunswick, NJ 08906-4444  
 515261018 Santander Consumer, PO Box 660663, Dallas, TX 75266-0633  
 515277776 +Santander Consumer USA Inc., P.O. Box 560284, Dallas, TX 75356-0284  
 515282219 +Santander Consumer USA Inc., Po Box 961245, Fort Worth TX 76161-0244  
 515261019 +Sirring Corporation, 323 5th Street, PO Box 35, Eureka, CA 95502-0035  
 515261020 Society Hill Anesthesia Consultantas, PO Box 414853, Boston, MA 02241-4853  
 515261022 +South Jersey Gas, Attn: Mrs. Flemming, PO Box 577, Hammonton, NJ 08037-0577  
 515261023 Stoneberry, PO Box 2820, Monroe, WI 53566-8020  
 515322665 +Stoneberry, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849  
 515274233 +Township of Winslow, c/o Platt & Riso, P.C., 40 Berlin Avenue, Stratford, New Jersey 08084-1404  
 516109036 +U.S. Bank Cust/Pro Capital I, LLC, 1101 Laurel Oak Rd Ste 170, Voorhees, NJ 08043-4381  
 515261025 Verizon, PO Box 4830, Trenton, NJ 08650-4830  
 515261026 Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028  
 515261027 +Wells Fargo Bank, 1525 W W T Harris Blvd #2C2, Charlotte, NC 28262-8522

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 17 2016 23:57:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 17 2016 23:57:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +E-mail/Text: bankruptcy@southjerseyfcu.com Oct 17 2016 23:57:09 South Jersey FCU, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530  
 515260990 +E-mail/Text: EBNProcessing@afni.com Oct 17 2016 23:57:16 AFNI, PO Box 3097, Bloomington, IL 61702-3097  
 515358258 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Oct 18 2016 00:02:06 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  
 515260992 +E-mail/Text: bankruptcy@pepcoholdings.com Oct 17 2016 23:56:49 Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610  
 515426075 +E-mail/Text: bankruptcy@pepcoholdings.com Oct 17 2016 23:56:49 Atlantic City Electric Company, Pepco Holdings Inc., Mail Stop 84CP42, 5 Collins Drive Ste 2133, Carneys Point, NJ 08069-3600  
 515359933 +E-mail/Text: bnc@atlasacq.com Oct 17 2016 23:56:22 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303  
 515261005 +E-mail/Text: bkynotice@harvardcollect.com Oct 17 2016 23:58:01 Harvard Collection, 4839 N Elston Ave., Chicago, IL 60630-2589  
 515261006 E-mail/Text: bankruptcy@icsystem.com Oct 17 2016 23:57:40 IC Systems, 444 Highway 96 East, PO Box 64887, Saint Paul, MN 55164-0887  
 515261009 E-mail/Text: camanagement@mtb.com Oct 17 2016 23:56:53 M&T Bank, PO Box 1288, Buffalo, NY 14240-1288  
 515261011 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 17 2016 23:57:04 Midland Funding, 8875 Aero Drive Ste 200, San Diego, CA 92123-2255

District/off: 0312-1

User: admin  
Form ID: 137

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Total Noticed: 61

Date Rcvd: Oct 17, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

515464319 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 18 2016 00:20:30  
Portfolio Recovery Associates, LLC, c/o Best Buy Or S&H Greenpoints, POB 41067,  
Norfolk VA 23541  
515384879 +E-mail/Text: bankruptcy@pseg.com Oct 17 2016 23:56:19 PSE&G, PO Box 490,  
Cranford NJ 07016-0490, Attn: Bankruptcy Dept  
515261016 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 17 2016 23:55:12  
Portfolio Recovery & Affiliates, Riverside Center, 120 Corporate Blvd,  
Norfolk, VA 23502-4952  
515297524 +E-mail/Text: JCAP\_BNC\_Notices@jcicap.com Oct 17 2016 23:57:21 Premier Bankcard, Llc.,  
c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
515261021 +E-mail/Text: bankruptcy@southjerseyfcu.com Oct 17 2016 23:57:10  
South Jersey Federal Credit Union, PO box 5530, Deptford, NJ 08096-0530  
515261024 +E-mail/Text: chegyi@winslowtownship.com Oct 17 2016 23:57:10 Township of Winslow,  
Dominic Maiese Municipal Complex, 125 South Route 73, Braddock, NJ 08037-9423  
515491435 +E-mail/Text: bknotices@snscc.com Oct 17 2016 23:57:57 U.S. Bank National Association, et al,  
c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305  
TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515260996\* +CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105  
515342491\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748  
(address filed with court: M&T BANK, PO BOX 1288, Buffalo, NY 14240)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2016 at the address(es) listed below:

CherylLynn Walters on behalf of Creditor Township of Winslow cwalters@prlawoffice.com  
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Eric Clayman on behalf of Debtor Sylvia A. Spearman jenkins.clayman@verizon.net  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jeffrey E. Jenkins on behalf of Debtor Sylvia A. Spearman jenkins.clayman@verizon.net,  
jenkins.clayman@verizon.net  
Joshua I. Goldman on behalf of Creditor M&T Bank jgoldman@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Linda S. Fossi on behalf of Creditor US Bank Cust/Pro Capital I LLC lfossi@zeitzlawfirm.com,  
gzeitz@zeitzlawfirm.com;cdillon@zeitzlawfirm.com;rzeitz@zeitzlawfirm.com  
Robert J. Malloy on behalf of Creditor South Jersey FCU ecf.rjmalloylaw@gmail.com  
Stephanie F. Ritingstein on behalf of Debtor Sylvia A. Spearman jenkins.clayman@verizon.net  
TOTAL: 9